NORTHWEST TERRITORIES

COMMUNITY FUTURES PROGRAM

2009/2010 ANNUAL REPORT

February 2011

Northwest Territories Industry, Tourism and Investment

Northwest Territories

If you would like this information in another official language, call us.

Si vous voulez ces informations en français, contactez-nous.

Kīspin ki nitawihtīn ē nīhīyawihk ōma ācimōwin, tipwāsinān.

UVANITTUAQ ILITCHURISUKUPKU INUVIALUKTUN, QUQUAQLUTA.

ʔERIHTŁ'ÍS DËNE SÚŁINÉ YATI T'A HUTS'ELKËR XA BEYÁYATI THEʔĄ ʔAT'E, NUWE TS'ËN YÓŁTI.

EDI GONDI DEHGÁH GOT'ĮE ZHATIÉ K'ÉÉ EDATŁ'ÉH ENAHDDHĘ NIDE.

K'ÁHSHÓ GOT'ĮNE XƏDǾ K'É HEDERI ʔEDĮHTL'É YERINIWĘ NÍDÉ DÚLE.

JII GEENJIT GWICH'IN ZHIT GAVISHINDAI' NIINDHAN JI'. NIKHWETS'ĄT GINÒHKHII.

TŁĮCHǪ YATI K'ÈÈ. DI WEGODI NEWǪ DÈ, GOTS'O GONEDE.

ᑕᵇᑯᐊ ᑎᑎᖏᑲᐃᑦ ᐱᓕᒪᔪᐱᑦ ᐃᓄᐊᖅᑎᑐᖏᓪᓗᑎᒃ, ᐅᓪᓚᑦᑎᖏᓄᑦ ᐅᖏᓪᓕᔨᓐᓇᖏᑐᑦ

Hapkua titiqqat pijumagupkit Inuinnaqtun, uvaptinnut hivajarlutit.

867-873-7361

Front Cover Photo: Work on Highway Three
Photo Credit: GNWT / ITI

Community Futures Program
2009/2010 Annual Report
Department of Industry, Tourism and Investment

Minister's Message
2009/2010 Community Futures Annual Report

The Department of Industry, Tourism and Investment is committed to business development and diversity throughout the Northwest Territories. A cornerstone program of those efforts is the Community Futures Program. Through this program support is directed right to the community level, where the Community Futures Development Corporations are operated and managed.

The NWT's seven Community Futures Development Corporations are on the front line of community business development. They have been remarkably successful helping businesses take advantage of new opportunities, adapt new technology and adjust to ever changing markets.

Community-based leadership is key to the success of many initiatives and Community Futures Development Corporations play a vital role in fostering that leadership by providing a diverse range of services to our territorial entrepreneurs that includes counselling small businesses, spearheading local partnerships, assisting entrepreneurs develop a vision for the future and much more.

I want to congratulate the many Community Futures Development Corporation board and staff members who volunteer their time, energy and creativity to help build a sustainable economic future for their communities and for our territory.

Robert R. McLeod

The Honourable Robert R. McLeod

Community Futures Program
2009/2010 Annual Report
Department of Industry, Tourism and Investment

Table of Contents

Minister's Message		
Introduction and Program Highlights		1
Program Description		3
Program Background		4
Local Involvement		5
Loan Activity		6
Impact on Communities		8
ITI Funding		10
NWT Community Futures Development Corporations		
Akaitcho Business Development Corporation	ABDC	11
Deh Cho Business Development Centre	DBDC	12
Dogrib Area Community Futures	DACF	13
Sahtu Business Development Centre	SBDC	14
Southwest Territorial Business Development Corporation	SWTBDC	15
Thebacha Business Development Centre	TBDC	16
Western Arctic Business Development Services	WABDS	17

Community Futures Program
2009/2010 Annual Report
Department of Industry, Tourism and Investment

INTRODUCTION

This 2009/2010 Annual Report provides performance data regarding the seven Community Futures Development Corporations (CFDCs) in the Northwest Territories (NWT). The Government of the Northwest Territories (GNWT), through the Department of Industry, Tourism and Investment (ITI) Community Futures Program, currently funds six of the seven CFDCs.

ITI views this program as important to its economic development efforts and supports CFDCs through:

- Year-to-year contribution funding for operations;
- Non-repayable investment fund capital;
- Access to low cost capital via the NWT Business Development and Investment Corporation (BDIC).

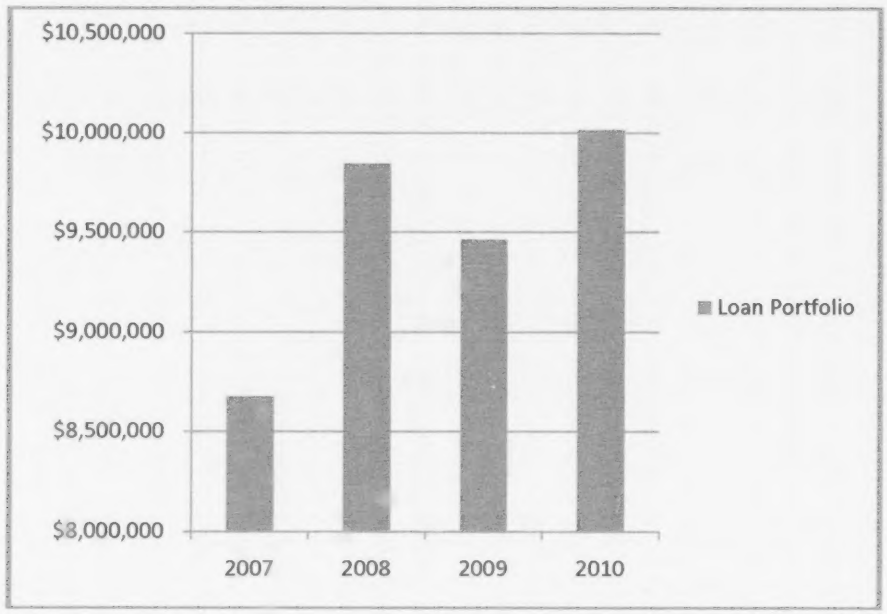
The corporations operate independently of government as community-based, non-profit organizations overseen by a volunteer board of directors drawn from the communities served by their respective organizations.

Program Highlights – 2009/2010

- CFDCs operate in all 33 communities in the NWT and directly employ 12 people. CFDCs rely on the skills and judgement of 37 community based volunteer board members.
- The activity of the CFDCs created and/or maintained 190 full-time and 196 part-time jobs in the NWT in the fiscal year.
- CFDCs granted 131 loans totalling $4.74 million during the 2009/2010 fiscal year. In 2008/2009 they granted 113 loans totalling $5.78 million. The average size of each loan in 2009/2010 was $36,166 compared to $51,114 in 2008/2009.
- Of the total loan disbursements, just over $1.59 million was made in Level 2 communities (see page seven) in fiscal 2009/2010, an increase of $170,000 million from the 2008/2009 total of $1.42 million.
- Overall, CFDCs held a total loan portfolio balance of $10.01 million, an increase of $550,000 from the 2008/2009 balance of $9.46 million.
- Total program funding provided by ITI to CFDCs was $1.35 million in 2009/2010.
- The total low cost loan capital provided by BDIC to CFDCs was $1.26 million compared to $1.30 million in 2008/2009.
- Since their inception, CFDCs have been provided $6.23 million in non-repayable capital funding and the GNWT has contributed $3.73 million of that total.

Total Value of Loans Portfolio by Year

As noted in the highlights, the CFDCs have grown their total loan portfolio balance to $10.01 million. This growth is testament to both the enthusiasm and hard work of the Board members and staff of these organizations as well as the dynamic efforts of the entrepreneurs of the NWT.



PROGRAM DESCRIPTION

The mandate of each CFDC is to support community and business development through the creation and expansion of small and medium sized enterprises and the creation and maintenance of employment opportunities in NWT communities. CFDCs provide some or all of the following services:

- Term loans and loan guarantees;
- Lines of credit,
- Letters of credit;
- Business planning and assistance;
- Information and training for entrepreneurs via regional workshops;
- Management training, monitoring and after-care;
- Access to business information and the Canada Business-NWT Service Centres;
- Access to state-of-the-art video conferencing technology; and
- Delivery of the Self-Employment Option Program.* This is a Human Resources Development Canada program delivered by the GNWT Department of Education, Culture and Employment (ECE).

CFDCs also have the flexibility to set their own priorities for economic development in their respective regions. This may include programs specific to the businesses in their regions, as well as special interest group initiatives such as targeted support for Aboriginal entrepreneurs, youth entrepreneurs and women in business.

A CFDC loan can be as large as $200,000. Investment and loan funds administered by these corporations are designed to complement conventional funding provided by other financial institutions, the Business Development Bank of Canada or other territorial and federal funding programs.

Finally, and perhaps most importantly, CFDCs are staffed by employees trained in the field of community economic development. They are a valuable resource to prospective entrepreneurs, seasoned managers looking for that extra edge and local leaders seeking help in determining the future direction their community will take. CFDC employees make varied and invaluable contributions to the NWT economy.

* The Self-Employment Options Program allows eligible individuals to continue receiving Employment Insurance while starting and establishing a small business.

PROGRAM BACKGROUND

The Community Futures Program was established in 1985 by Employment and Immigration Canada, now Human Resources Skills Development (HRSD), which was responsible for the establishment of CFDCs throughout rural Canada. The program was part of a major effort by the Government of Canada to provide financial assistance in areas experiencing significant hardship due to loss of industry.

In the NWT, the program started in 1987 in response to the closure of the Pine Point mine with the formation of the Hay River and Area Community Futures Society. This is now known as the Southwest Territorial Business Development Corporation. A second program was formed in Inuvik in 1988 following the closure of the military base there and a downturn in oil and gas activity.

In 1994, HRSD entered into negotiations to transfer the program to regional economic development agencies across Canada. In the NWT, where no federal economic development agency existed, the program was transferred to the GNWT. It is now administered by ITI.

At the time of the transfer, four CFDCs operated in the NWT. The transfer agreement provided annual funding of approximately $900,000, of which $819,000 was operational funding for the four CFDCs, with the remainder of the funding used for a community futures consultant.

On April 1, 1999, the Territory of Nunavut was formed. Two of the four CFDCs were located in Nunavut and this resulted in an annual funding decrease for the NWT Community Futures Program budget of approximately $400,000.

Since 2000, the GNWT has funded the addition of five new community futures organizations. There are now seven CFDCs operating in the NWT and all 33 NWT communities now have access to the program. The seven organizations are:

Akaitcho Business Development Corporation	ABDC	Yellowknife
Dogrib Area Community Futures	DACF	Whatì
Deh Cho Business Development Centre	DBDC	Fort Simpson
Sahtu Business Development Centre	SBDC	Norman Wells
Southwest Territorial Business Development Corporation	SWTBDC	Hay River
Thebacha Business Development Centre	TBDC	Fort Smith
Western Arctic Business Development Services	WABDS	Inuvik

Despite major challenges — high operating costs, limited operational and capital resources, the isolation of NWT communities and a shortage of qualified workers — CFDCs in the NWT have been remarkably successful in meeting the needs of small business. The GNWT considers them as a vital component in the economic development of the territory.

LOCAL INVOLVEMENT – Serving the Community

CFDCs are overseen by a volunteer Board of Directors. The members are drawn from the communities served by the respective corporation. CFDCs expend considerable resources in the training, guidance and assistance of local entrepreneurs and community leaders.

Board Member and Staffing Contingents

REGION	CFDC	BOARD MEMBERS	STAFF	# COMMUNITIES SERVED	POPULATION SERVED [1]
DEHCHO	DEHCHO	8 [2]	2	8	3,028
INUVIK	WESTERN ARCTIC	7 [3]	2	8	6,986
NORTH SLAVE	AKAITCHO	7 [4]	3	2 [5]	20,187
	DOGRIB	4	1	4	3,019
SAHTU	SAHTU	6	2	5	2,697
SOUTH SLAVE	SOUTHWEST TERRITORIAL	3 [6]	1	3	4,109
	THEBACHA	6	1	3	3,274
TOTAL		**41**	**12**	**33**	**43,300**

Thirty-seven (37), of a possible forty-one (41), Board members were actively involved with CFDCs in 2009/2010.

Notes from table:

1 Population statistics are drawn from the Annual Population Estimates, NWT Bureau of Statistics.

2 Dehcho: One board position was vacant as of March 31, 2009.

3 Western Arctic: One board position was vacant as of March 31, 2010.

4 Akaitcho: One board position was vacant as of March 31, 2010.

5 Akaitcho: This Community Futures Development Corporation actually serves three communities. However, N'dilo is not listed separately from Yellowknife by the NWT Bureau of Statistics for the purposes of the population estimates (see also Page 10).

6 Southwest Territorial: One board position was vacant as of March 31, 2010.

LOAN ACTIVITY – Number and Value of Loans Approved

Economic development is a dynamic and evolving field of work. Demand for loan financing varies and not all loan applications are approved. All lenders, including those at CFDCs, must exercise prudent decision-making and good judgement.

Number of Loans Approved

REGION	CFDC	2009/2010	2008/2009
DEHCHO	DEHCHO	15	11
INUVIK	WESTERN ARCTIC	78	44
NORTH SLAVE	AKAITCHO	10	19
	DOGRIB	2	2
SAHTU	SAHTU	8	9
SOUTH SLAVE	SOUTHWEST TERRITORIAL	8	18
	THEBACHA	10	10
TOTAL		**131**	**113**

Value of Loans Approved

REGION	CFDC	2009/2010	2008/2009
DEHCHO	DEHCHO	$ 654,906	$ 438,205
INUVIK	WESTERN ARCTIC	2,041,714	1,546,533
NORTH SLAVE	AKAITCHO	553,000	1,185,000
	DOGRIB	100,000	110,220
SAHTU	SAHTU	426,081	500,008
SOUTH SLAVE	SOUTHWEST TERRITORIAL	507,000	1,595,000
	THEBACHA	455,000	400,950
TOTAL		**$ 4,737,701**	**$ 5,775,916**

LOAN ACTIVITY – Some Comparatives

In 2009/2010 the seven NWT CFDCs made 131 loans with a disbursement value of $4.74 million. The table below shows how these numbers compare to the rest of Canada (excluding Quebec and the Yukon).

2009/2010	Average # of loans per operating CFDC	Average value of loans per operating CFDC
NWT	18.71	$ 676,814
Canada	18.68	$ 830,580

2009/2010	Average # of loans per capita (by '000 people)	Average value of loans per capita (by '000 people)
NWT	3.37	$ 109,201
Canada	0.56	$ 24,915

IMPACT ON COMMUNITIES – Loan Activity by Community Level

One objective of the Community Futures Program is to encourage increased business development in rural and remote communities. It does this by providing small business loans to small and medium sized enterprises. These funds may also be used to leverage other financing. The current and cumulative impacts of the CFDCs in the NWT are as substantial as they are positive.

ITI policy classifies the economic activity and potential of NWT communities into two levels:

Level 1 Communities

- These are the most developed communities in the NWT and are characterized by well-developed community business infrastructure and air/road transportation links.
- Includes the communities of Fort Smith, Hay River, Inuvik and Yellowknife.

Level 2 Communities

- These are communities with less-developed business infrastructure and air/road transportation links.
- Includes all NWT communities not listed as Level 1.

Loan Activity by Community Level (by fiscal year)

	CFDC	2009/10		2008/09	
		Total Value	#	Total Value	#
LEVEL 1	AKAITCHO	$ 553,000	10	$ 1,154,000	18
	SOUTHWEST TERRITORIAL	507,000	8	1,595,000	18
	THEBACHA	283,000	8	400,950	10
	WESTERN ARCTIC	1,797,714	74	1,208,047	37
TOTAL		**$ 3,140,714**	**100**	**$ 4,357,997**	**83**
LEVEL 2	AKAITCHO	$ 0	0	$ 31,000	1
	DEHCHO	654,906	15	438,205	11
	DOGRIB	100,000	2	110,220	2
	SAHTU	426,081	8	500,008	9
	THEBACHA	172,000	2	0	0
	WESTERN ARCTIC	244,000	4	338,486	7
TOTAL		**$ 1,596,987**	**31**	**$ 1,417,919**	**30**

IMPACT ON COMMUNITIES – Jobs Created by Region

CFDCs in the NWT assist with the creation and maintenance of many jobs every year. CFDCs created and/or maintained some 190 full-time and 196 part-time jobs in the NWT during 2009/2010.

Number of Full-time Jobs Created and Maintained (2009/2010)

REGION	CFDC	FULL-TIME JOBS CREATED	FULL-TIME JOBS MAINTAINED
DEHCHO	DEHCHO	4	9
INUVIK	WESTERN ARCTIC	16	55
NORTH SLAVE	AKAITCHO	51	0
	DOGRIB	2	5
SAHTU	SAHTU	1	13
SOUTH SLAVE	SOUTHWEST TERRITORIAL	6	15
	THEBACHA	5	8
TOTAL		**85**	**105**

Number of Part-time Jobs Created and Maintained (2009/2010)

REGION	CFDC	PART-TIME JOBS CREATED	PART-TIME JOBS MAINTAINED
DEHCHO	DEHCHO	9	28
INUVIK	WESTERN ARCTIC	53	28
NORTH SLAVE	AKAITCHO	32	0
	DOGRIB	3	1
SAHTU	SAHTU	0	8
SOUTH SLAVE	SOUTHWEST TERRITORIAL	4	18
	THEBACHA	7	5
TOTAL		**108**	**88**

ITI FUNDING

The following figures refer to ITI funding provided to CFDCs for fiscal years 2008/2009 and 2009/2010.

Total Funding Provided to CFDC by ITI

REGION	CFDC	2009/10	2008/09
DEHCHO	DEHCHO	$ 308,000	$ 310,000
INUVIK	WESTERN ARCTIC	200,000	200,000
NORTH SLAVE	AKAITCHO	248,500	248,000
	DOGRIB	139,500	139,500
SAHTU	SAHTU	312,000	312,000
SOUTH SLAVE	SOUTHWEST TERRITORIAL	0	0
	THEBACHA	139,500	139,500
TOTAL		**$ 1,347,500**	**$ 1,349,000**

Funding Provided to CFDC – Operational
(Contribution agreement and other contract based funding)

REGION	CFDC	2009/10	2008/09
DEHCHO	DEHCHO	$ 200,000	$ 202,000
INUVIK	WESTERN ARCTIC	200,000	200,000
NORTH SLAVE	AKAITCHO	139,500	139,500
	DOGRIB	139,500	139,500
SAHTU	SAHTU	192,000	192,000
SOUTH SLAVE	SOUTHWEST TERRITORIAL	0	0
	THEBACHA	139,500	139,500
TOTAL		**$ 1,010,500**	**$ 1,012,500**

Funding Provided to CFDC – Economic Development Officer
(Community Transfer Initiatives)

REGION	CFDC	2009/10	2008/09
DEHCHO	DEHCHO	$ 108,000	$ 108,000
NORTH SLAVE	AKAITCHO	109,000	108,500
SAHTU	SAHTU	120,000	120,000
TOTAL		**$ 337,000**	**$ 336,500**

NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

AKAITCHO BUSINESS DEVELOPMENT CORPORATION

PO Box 427, Yellowknife, NT X1A 2N3
Tel: (867) 920-2502, Fax: (867) 920-0363
E-mail: akaitcho@akaitchobdc.com, rstarnau@akaitchobdc.com

Communities Served:	Yellowknife, N'dilo and Dettah
Population of Service Area	20,187 (2010 Annual Population Estimates, NWT Bureau of Statistics)
Services Provided	Commercial lending Canada business-NWT access site Business information and skills development Small business counselling Monitoring and aftercare services Assistance with writing business plans Assistance with applications to funding agencies Self-employment options program
Staff	Raymond St. Arnaud — General Manager Karina Mercredi — Senior Business Analyst Tanya Kasteel — Business Analyst
Incorporated	Not-for-profit corporation, *Canada Business Corporations Act* Designated as an Aboriginal financial institution by the Government of Canada
Board	Seven member volunteer board
	Chair: Darrell Beaulieu Secretary-Treasurer: Shirley Tsetta Directors: Jonas Sangris Roy Erasmus Jr. Thomas Jarvis Steve Meister Vacant

NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

DEHCHO BUSINESS DEVELOPMENT CENTRE

PO Box 240, Fort Simpson, NT X0E 0N0
Tel: (867) 695-2441, Fax: (867) 695-2052
E-mail: toddn@northwestel.net

Communities Served:	Fort Simpson, Fort Liard, Jean Marie River, Nahanni Butte, Wrigley, Trout Lake, Fort Providence and Kakisa
Population of Service Area	3,028 (2010 Annual Population Estimates, NWT Bureau of Statistics)
Services Provided	Commercial lending General business assistance Small business resource centre Video conferencing
Staff	Todd Noseworthy — General Manager Sean Whelly — Business Development Officer
Incorporated	Not-for-profit corporation, *Canada Business Corporations Act* Designated as an Aboriginal financial institution by the Government of Canada
Board	Eight member volunteer board
	Chair: George Tsetso Secretary-Treasurer: Tim McClelland Directors: Larry Campbell Dolphus Jumbo Yvonne Norwegian Eva Hope Albert Moses Vacant

NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

DOGRIB AREA COMMUNITY FUTURES

PO Box 92, Whatì, NT X0E 1P0
Tel: (867) 573-3140, Fax: (867) 573-3142
E-mail: donnamoore@tlicho.com

Communities Served:	Behchokǫ̀, Whatì, Gamètì and Wekweètì	
Population of Service Area	3,019 (2010 Annual Population Estimates, NWT Bureau of Statistics)	
Services Provided	Commercial lending Canada business-NWT access site	
Staff	Donna Moore	General Manager
Incorporated	Society, *Societies Act* of the Northwest Territories Designated as an Aboriginal financial institution by the Government of Canada	
Board	Four member volunteer board	
	Chair: Directors:	Luke Grosco David Wedawin Nora Simpson George Nitsiza

* Future Event notice: In fiscal 2010/2011, the Dogrib Area Community Futures (DACF) began a reorganization process. As of February 2011, the DACF can be contacted via the Industry, Tourism and Investment office in Behchokǫ̀. Please address correspondence to:

Mr. Luke Grosco,
Dogrib Area Community Futures,
PO Box 70,
Behchokǫ̀, NT X0E 0Y0

NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

SAHTU BUSINESS DEVELOPMENT CENTRE

PO Box 307, Norman Wells, NT X0E 0V0
Tel: (867) 587-2016, Fax: (867) 587-2407
E-mail: exec.dir.sbdc@theedge.ca

Communities Served:	Norman Wells, Tulıt'a, Délı̨ne, Colville Lake and Fort Good Hope
Population of Service Area	2,697 (2010 Annual Population Estimates, NWT Bureau of Statistics)
Services Provided	Commercial lending General business assistance Small business resource centre Video conferencing
Staff	Gregor Harold McGregor Executive Director Nicky Richards Economic Development Officer
Incorporated	Not-for-profit corporation, *Canada Business Corporations Act* Designated as an Aboriginal financial institution by the Government of Canada
Board	Seven member volunteer board
	Chair/Secretary –Treasurer: Tanya McCauley Directors: Mark Modeste Trudy Kochon Sally-Ann Horassi Dianne Bailes Morris Charney

NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

SOUTHWEST TERRITORIAL BUSINESS DEVELOPMENT CORPORATION

Suite #7, 6 Courtoreille St., Hay River, NT X0E 1G2
Tel: (867) 874-2510, Fax: (867) 874-3255
E-mail: swtbdc@northwestel.net

Communities Served:	Hay River, Enterprise and Kátlodééche First Nation (Hay River Reserve)	
Population of Service Area	4,109 (2010 Annual Population Estimates, NWT Bureau of Statistics)	
Services Provided	Commercial lending Canada business-NWT access site	
Staff	Jeff Griffiths	General Manager
Incorporated	Not-for-profit corporation, *Canada Business Corporations Act*	
Board	Three member volunteer board	
	Chair: Directors:	Vacant Sharon Dragon Bonnie Webb

NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

THEBACHA BUSINESS DEVELOPMENT CENTRE

PO Box 25, Fort Smith, NT X0E 0P0
Tel: (867) 872-2795, Fax: (867) 872-2824
E-mail: tbds@gardtal.com

Communities Served:	Fort Smith, Łutselk'e and Fort Resolution	
Population of Service Area	3,274 (2010 Annual Population Estimates, NWT Bureau of Statistics)	
Services Provided	Commercial lending Small business resource centre Video conferencing Self-employment options program	
Staff	Westly Steed	General Manager
Incorporated	Not-for-profit corporation, *Canada Business Corporations Act*	
Board	Six member volunteer board	
	Chair:	Tom Lockhart
	Directors:	Earl Jacobson Arthur Beck Greg Heron Raymond Simon Frieda Martselos

NWT COMMUNITY FUTURES DEVELOPMENT CORPORATIONS

WESTERN ARCTIC BUSINESS DEVELOPMENT SERVICES

Suite 204, 125 Mackenzie Road, PO Box 2360 Inuvik, NT X0E 0T0
Tel: (867) 777-2836, Fax: (867) 777-3470, 1-800-244-1203
E-mail: generalmanager@northwestel.net

Communities Served:	Inuvik, Tuktoyaktuk, Aklavik, Fort McPherson, Paulatuk, Ulukhaktok, Sachs Harbour and Tsiigehtchic
Population of Service Area	6,986 (2010 Annual Population Estimates, NWT Bureau of Statistics)
Services Provided	Commercial Lending Lines of Credit Letters of Credit Small Business Counselling and Advisory Services Entrepreneurial Training Canada Business–NWT Access Site Video Conferencing Self-Employment Options Program
Staff	Brent Kay — General Manager Kim Odundo — Loans Officer
Incorporated	Society, *Societies Act* of the Northwest Territories*
Board	Seven member volunteer board
	Chair: Clarence Wood Vice-Chair: Terry Dubilowski Treasurer: Grant Sullivan Secretary: Jen Hinze Directors: Joe Perry Doug Robertson Vacant

* Future Event notice: On September 30, 2010, Western Arctic Business Development Services ceased to operate and on October 1, 2010 the successor organization, Western Arctic Business Development Corporation began operating. There were no disruptions in service.

Industry, Tourism and Investment

Community Futures Program
2009/2010 Annual Report
Department of Industry, Tourism and Investment